

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Balfour G.A. Redley
Rosemary Redley
Debtor(s)

Case No. 16 B 06872

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/29/2016.
- 2) The plan was confirmed on 04/25/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 09/13/2017.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 06/21/2017, 01/03/2018.
- 5) The case was Dismissed on 02/14/2018.
- 6) Number of months from filing to last payment: 22.
- 7) Number of months case was pending: 26.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$4,175.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$4,175.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,935.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$173.82
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$4,108.82**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Arbor Centers For EyeCare	Unsecured	342.00	NA	NA	0.00	0.00
Army & Air Force Exchange Services	Unsecured	1,135.00	1,501.38	1,501.38	0.00	0.00
AT&T Mobility II LLC	Unsecured	2,488.00	2,217.48	2,217.48	0.00	0.00
Bank Of America	Unsecured	4,798.00	5,019.34	5,019.34	0.00	0.00
Becket & Lee	Unsecured	482.00	412.84	412.84	0.00	0.00
Buckeye Check Cashing of IL LLC	Unsecured	100.00	NA	NA	0.00	0.00
Center for Minimally Invasive Surgery	Unsecured	623.00	NA	NA	0.00	0.00
Check Cashing of IL	Unsecured	480.00	NA	NA	0.00	0.00
Chicago Institute Of Minimally Inva	Unsecured	11,365.00	NA	NA	0.00	0.00
City of Country Club Hills	Secured	246.00	0.00	246.00	6.23	0.00
Comcast	Unsecured	693.00	NA	NA	0.00	0.00
Comenity Bank/carsons	Unsecured	1,666.00	NA	NA	0.00	0.00
Commonwealth Edison Company	Unsecured	600.00	1,070.16	1,070.16	0.00	0.00
Commonwlth Fin	Unsecured	204.00	NA	NA	0.00	0.00
Convergent Outsourcing, Inc.	Unsecured	440.00	NA	NA	0.00	0.00
Department Of Education	Unsecured	5,000.00	6,788.49	6,788.49	0.00	0.00
Dsnb Macys	Unsecured	123.00	NA	NA	0.00	0.00
Educational Credit Management Corp	Unsecured	6,451.00	7,063.32	7,063.32	0.00	0.00
Harris & Harris Ltd	Unsecured	245.00	NA	NA	0.00	0.00
Illinois Dept Of Human Services	Unsecured	1,947.00	1,947.00	1,947.00	0.00	0.00
Midland Funding LLC	Unsecured	1,311.00	1,672.03	1,672.03	0.00	0.00
Midland Funding LLC	Unsecured	290.00	290.86	290.86	0.00	0.00
Military Star	Unsecured	768.00	NA	NA	0.00	0.00
NES of Ohio	Unsecured	100.00	NA	NA	0.00	0.00
Nicor Gas	Unsecured	248.00	380.60	380.60	0.00	0.00
Olympia Fields Internal Medicine	Unsecured	752.00	NA	NA	0.00	0.00
Peoples Gas	Unsecured	57.00	NA	NA	0.00	0.00
Personal Finance Company	Unsecured	1,372.00	NA	NA	0.00	0.00
Personal Finance Company	Secured	2,365.00	0.00	2,365.00	59.95	0.00
Quantum3 Group	Unsecured	415.00	659.16	659.16	0.00	0.00
Quantum3 Group	Unsecured	2,078.00	1,921.57	1,921.57	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Ridge Orthopedicas and Rehab	Unsecured	47.00	NA	NA	0.00	0.00
Sams Club / GEMB	Unsecured	1.00	NA	NA	0.00	0.00
Senex Services Corp	Unsecured	55.00	NA	NA	0.00	0.00
Southwest Credit Systems	Unsecured	1,552.00	NA	NA	0.00	0.00
Synchrony Bank/Care Credit	Unsecured	1,672.00	NA	NA	0.00	0.00
USAA Federal Savings	Unsecured	281.00	1,153.36	1,153.36	0.00	0.00
USAA Federal Savings	Secured	1,173.00	0.00	1,173.00	0.00	0.00
USAA Federal Savings	Unsecured	5,377.00	4,971.76	4,971.76	0.00	0.00
Wells Fargo Bank	Unsecured	2,987.00	3,192.61	3,192.61	0.00	0.00
Wells Fargo Bank	Unsecured	3,506.00	3,506.25	3,506.25	0.00	0.00
Wells Fargo Bank	Secured	50.00	50.00	50.00	0.00	0.00
Wells Fargo Bank	Secured	58,108.00	55,651.59	55,651.59	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$55,651.59	\$0.00	\$0.00
Mortgage Arrearage	\$50.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$3,538.00	\$59.95	\$0.00
All Other Secured	\$246.00	\$6.23	\$0.00
TOTAL SECURED:	\$59,485.59	\$66.18	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$43,768.21	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,108.82</u>	
Disbursements to Creditors	<u>\$66.18</u>	
TOTAL DISBURSEMENTS :		<u>\$4,175.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/16/2018

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.